

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JONATHAN M. PHELAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-10526 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/18/2017 and confirmed on 9/5/17 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		120,284.00
Less Refunds to Debtor	2,602.16	
TOTAL AMOUNT OF PLAN FUND		117,681.84

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,200.00	
Trustee Fee	5,425.63	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,625.63

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	71,876.00	0.00	71,876.00
	Acct: 4886				
	FREEDOM MORTGAGE CORPORATION	327.34	327.34	0.00	327.34
	Acct: 4886				
	ALLY BANK(*)	0.00	28,617.34	0.00	28,617.34
	Acct: 3201				
					100,820.68

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JONATHAN M. PHELAN	0.00	0.00	0.00	0.00
	Acct:				
	JONATHAN M. PHELAN	2,033.00	2,033.00	0.00	0.00
	Acct:				
	JONATHAN M. PHELAN	569.16	569.16	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	2,084.25	2,084.25	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXX1/20				
	THOMPSON LAW GROUP PC	2,615.75	2,615.75	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXX2/22				
	*** NONE ***				

Unsecured					
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 2442				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4678				
	NORTHWEST SAVINGS BANK**	15,263.60	305.27	0.00	305.27
	Acct: 5499				
	NORTHWEST SAVINGS BANK**	21,083.91	421.68	0.00	421.68
	Acct: 1857				
	SOFI LENDING CORP	48,920.58	978.41	0.00	978.41

17-10526 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5577				
	USAA FEDERAL SAVINGS BANK	14,221.62	284.43	0.00	284.43
	Acct: 6593				
	USAA FEDERAL SAVINGS BANK	20,384.89	407.70	0.00	407.70
	Acct: 5806				
	USAA FEDERAL SAVINGS BANK	20,671.67	413.43	0.00	413.43
	Acct: 9686				
	INFIRST FEDERAL CREDIT UNION	21,230.26	424.61	0.00	424.61
	Acct: 8271				
	DEANA PHELAN++	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC	0.00	0.00	0.00	0.00
	Acct:				
					3,235.53

TOTAL PAID TO CREDITORS

104,056.21

TOTAL CLAIMED

PRIORITY 0.00

SECURED 327.34

UNSECURED 161,776.53

Date: 08/24/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JONATHAN M. PHELAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10526 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jonathan M. Phelan  
Debtor

Case No. 17-10526-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 24, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2022:**

Recip ID	Recipient Name and Address
db	+ Jonathan M. Phelan, 10407 Hemingway Court, Las Vegas, NV 89149-1210
14687306	Court of Common Pleas of Mercer County, Mercer County Courthouse, North Diamond Street, Mercer, PA 16137
14687307	+ Infirmary Federal Credit Union f/k/a Narfe, 6462 Little River Turnpike, Alexandria, VA 22312-1411
14521278	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty St, Warren, PA 16365
14521277	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788
14687308	+ Silverman Theologou, LLP, Douglas Blecki, 11200 Rockville Pike, Suite 520, Rockville, MD 20852-7105

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 24 2022 23:53:39	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Aug 24 2022 23:54:32	SOFI LENDING CORP c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: bncmail@w-legal.com	Aug 24 2022 23:50:00	USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14641123	Email/Text: ally@ebn.phinsolutions.com	Aug 24 2022 23:49:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14521272	Email/Text: ally@ebn.phinsolutions.com	Aug 24 2022 23:49:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14521273	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 24 2022 23:49:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14685539	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 24 2022 23:49:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521276	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 24 2022 23:49:00	Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054-1210
14521274	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 24 2022 23:53:54	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14521279	Email/PDF: resurgentbknofications@resurgent.com	Aug 24 2022 23:54:32	SoFi Lending Corp, c/o Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
14521280	+ Email/Text: bkelectronicnotices@usaa.com	Aug 24 2022 23:49:00	USAA Credit Cards, 10750 McDermott Fwy, San

District/off: 0315-1

User: auto

Page 2 of 3

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14652889	+ Email/Text: RASEBN@raslg.com	Aug 24 2022 23:49:00	Antonio, TX 78288-1600 USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14521281	Email/Text: bkelectronicnotices@usaa.com	Aug 24 2022 23:49:00	USAA Federal Savings Bank, PO Box 47504, San Antonio, TX 78265
14707819	+ Email/Text: RASEBN@raslg.com	Aug 24 2022 23:49:00	USAA SAVINGS BANK, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
TOTAL: 14			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521275	##+	Deana Phelan, 492 N Liberty Road, Grove City, PA 16127-3834

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Jonathan M. Phelan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Page 3 of 3

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Thomas Song

on behalf of Creditor Freedom Mortgage Corporation thomas.song@phelanhallinan.com

TOTAL: 8